Docket	No.
277	1

Declaration and Power of Attorney For Patent Application English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

SYSTEM AND METHOD FOR IMPLEMENTING A MORTGAGE PLAN

		RECEIVED		
the specification of which		DEC	1 3 2002	
(check one)		GRO	UP 3600	
★ is attached hereto. ★ is attached he				
was filed on		as United States Application No.	or PC1 International	
Application Number				
and was amended on _				
		(if applicable)		
I hereby state that I have re including the claims, as ame	viewed and unders ended by any ame	stand the contents of the above in ndment referred to above.	dentified specification,	
I acknowledge the duty to c known to me to be materi Section 1.56.	lisclose to the Unit al to patentability	ted States Patent and Trademark as defined in Title 37, Code of	Office all information Federal Regulations,	
Section 365(b) of any fore any PCT International app States, listed below and ha	gn application(s) folication which de live also identified a late or PCT Interna	r Title 35, United States Code, for patent or inventor's certificate signated at least one country obelow, by checking the box, any tional application having a filing of	or Section 365(a) of the orthogonal the United foreign application for	
Prior Foreign Application(s)			Priority Not Claimed	
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(Number)	(Country)	(Day/Month/Year Filed)	· · · · · · · · · · · · · · · · · · ·	
(Number)	(Country)	(Day/Month/Year Filed)	_	
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(Application Serial No.) (Application Serial No.) hereby claim the benefit under 35	(Filing Date) (Filing Date)	
£	(Filing Date)	
E. State and a Office		
r PCT International filing date of this (Application Serial No.)	between the filing date of	bility as defined in Title 37, C. F. R., f the prior application and the national (Status)
		(patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

nnected therewith. (list name and registrat	Dean D. Niro	Reg. # 36,881	
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